

DISTRICT OF NEW JERSEY
 Caption in Compliance with D.N.J. LBR 9004-2(c)
 Law Offices of Mark W. Ford, LLC
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 Attorney for the debtor

In Re: Clifford and Regina Carter

Case Number: 19-28930

Judge: ABA

Chapter: 13

Recommended Local Form: ☒ Followed ☐ Modified

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
 XX CREDITOR'S MOTION or CERTIFICATION OF DEFAULT
 TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
 (choose one):

1. Motion for Relief from the Automatic Stay filed

By New Rez LLC d/b/a Shellpoint Mortgage Servicing,
 creditor,

A hearing has been scheduled for January 26, 2021 at 10:00 a.m.

OR

Motion to Dismiss filed by the Chapter Trustee.

A hearing has been scheduled for .

☐ Certification of Default filed by . creditor,

I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13

Trustee I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons **(choose one)**:
- X I have made a payment on November 26, 2020
- X I am making a new payment January 11, 2021
- X I am requesting 2 3 month foreclosure forbearances because I have been affected by Covid 19
- X. I am requesting that all post-petition arrears be re-capitalized on the remaining months on the Chapter 13 Plan.

This certification is being made in an effort to resolve the issues raised by the Trustee in its motion.

3. I certify under penalty of perjury that the foregoing is true and correct.

Date: 1/15/2021_ /s/Clifford Carter

Date: 1/15/2021 /s/ Regina Carter .

Note:

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.